

**ATTACHMENT A**  
**REVISED APPENDIX III-28, HMBS POOLING – IMPORT FILE LAYOUTS**

**MORTGAGE RECORD LAYOUT (11706)**

**M01**

No.	Field Name	Type	Length	Dec. Places	Start	End	Format
1	Record Type	Alphanumeric	3		1	3	M01
2	Eligible Non-Borrowing Spouse	Alpha	1		4	4	Y or N
3	Pool Number	Numeric	6		5	10	999999
4	Issue Type	Alpha	1		11	11	H
5	Pool Type	Alpha	2		12	13	
6	Mort. Number	Numeric	15		14	28	
7	Case Number	Alphanumeric	15		29	43	
8	Mort. Type	Alpha	1		44	44	
9	Original Interest Rate	Numeric	6	3	45	50	99.999
10	Interest Rate	Numeric	6	3	51	56	99.999
11	Participation Loan Number	Alphanumeric	3		57	59	
12	Maximum Claim Amount	Numeric	13	2	60	72	
13	Principal Limit Factor	Numeric	6	3	73	78	
14	Joint or Single	Numeric	1		79	79	1 or 2
15	Payment Option	Numeric	1		80	80	

1. Record Type – Always M01.
2. Eligible Non-Borrowing Spouse – If an Eligible Non-Borrowing Spouse was identified at the time of loan closing. Y if Yes, N if No. Whether an Ineligible Non-Borrowing Spouse was identified at closing does not apply to this field.
3. Pool Number - The Ginnie Mae Pool identifier.
4. Issue Type - Designates the type of pool. All HMBS pools are designated as type “H.”
5. Pool Type - The type of HMBS pool, defined as follows:

- RF - Fixed Rate
  - RA - One Year Adjustable Rate, CMT
  - RM - Monthly Adjustable Rate, CMT
  - AL - One Year Adjustable Rate, LIBOR
  - ML - Monthly Adjustable Rate, LIBOR
6. Mortgage Number – The Issuer’s loan number.
  7. Case Number – The FHA case number assigned to the mortgage. Case number must begin with “00” followed by the 10 digit FHA case number, followed by 3 digit ADP code.
  8. Mortgage Type – The type of mortgage, FHA (Federal Housing Administration).
  9. Original Interest Rate - The original interest rate of the loan as disclosed on the note.
  10. Interest Rate - The current interest rate of the loan.
  11. Participation Loan Number - A 3-digit suffix associated with the unique identifier assigned by Ginnie Mae to the HECM loan that uniquely identifies this Participation.
  12. Maximum Claim Amount - The maximum claim amount is the lesser of the appraised value of the property, the sale price of the property being purchased, or the national mortgage limit as determined in accordance with FHA guidelines.
  13. Principal Limit Factor - The percent of the maximum claim amount that equals the principal limit. It is determined by the age of the youngest borrower or Eligible Non-Borrowing Spouse, if applicable, and the expected average mortgage interest rate.
  14. Joint or Single Loan - Indicates whether there is only one borrower, or if there are co-borrowers. 1 = Single, 2 = Joint.
  15. Payment Option - The method to receive payments (1 = tenure, 2 = term, 3 = line of credit, 4 = modified term, 5 = modified tenure, 6 = single disbursement lump sum, for fixed rate HECMs with an FHA case number assigned on or after September 30, 2013) that was selected by the borrower associated with the HECM loan as of Pool Issue Date.

MORTGAGE RECORD LAYOUT (11706)

M11

N o.	Field Name	Type	Length	Dec. Places	Start	End	Format
1	Record Type	Alphanumeric	3		1	3	M11
2	Initial Change Date	Date	8		4	11	YYYYMMDD
3	Index Type	Alpha	5		12	16	
4	Adjustment Date (Annual/Monthly Reset Date)	Date	8		17	24	YYYYMMDD
5	Type of ARM Note	Alphanumeric	14		25	38	
6	Annual Interest Rate Change Cap	Alphanumeric	2		39	40	
7	Filler	Space	2		41	42	
8	Lifetime Interest Rate Change Cap	Alphanumeric	2		43	44	
9	Maximum Interest Rate	Numeric	6	3	45	50	99.999
10	Mandatory Property Charges Set-Aside	Alpha	1		51	51	Y or N
11	Filler	Space	29		52	80	

1. Record Type - Always M11.
2. Initial Change Date - The first change date on the note.
3. Index Type - The type of ARM index being used. It will be either CMT (Constant Maturity Treasury) or LIBOR (London Interbank Offered Rate).
4. Adjustment Date (Annual/Monthly Reset Date) - The first date after the Pool Issue Date on which the interest rate on the HECM related to the Participation pooled will adjust. For monthly adjustable HECMs the date must be the first day of the month immediately following pool issuance. For annually adjustable HECMs, the date must be the first day of a month within twelve months following the month of pool issuance.
5. Type of ARM Note - The type of ARM loan, i.e., with a Monthly or Annually adjustable interest rate.
6. Annual Interest Rate Change Cap (Annual ARM) - A cap that limits the annual interest rate increase or decrease of the loan. The value is “2” for 1-Year adjusting loans. This field is required only for annually adjustable rate loans.

7. Filler
8. Lifetime Interest Rate Change Cap (Annual ARM) - A cap that limits the lifetime interest rate increase or decrease of the loan. The value is “5” for 1-Year adjusting loans. This field is required only for annually adjustable rate loans.
9. Maximum Interest Rate (Monthly ARM) – The maximum interest rate on the note. This field is required only for monthly adjusting rate loans.
10. Mandatory Property Charges Set-Aside – The results of the borrower’s financial assessment required a mandatory property charges set-aside, also referred to as a “Life Expectancy Set-Aside” by FHA. Y if Yes, N if No. First-year property charges set-asides pursuant to 24 C.F.R. 206.205 are not considered mandatory.

11. Filler

**MORTGAGE RECORD LAYOUT (11706)**

**M12**

<b>No.</b>	<b>Field Name</b>	<b>Type</b>	<b>Length</b>	<b>Dec. Places</b>	<b>Start</b>	<b>End</b>	<b>Format</b>
1	Record Type	Alphanumeric	3		1	3	M12
2	Expected Average Mortgage Interest Rate	Numeric	6	3	4	9	99.999
3	Servicing Fee Set-Aside Amount	Numeric	13	2	10	22	9999999999.99
4	HECM Original Funding Date	Date	8		23	30	YYYYMMDD
5	Property Valuation Amount	Numeric	13	2	31	43	9999999999.99
6	Original Term of Payments	Numeric	3		44	46	999
7	Property Charges Set-Aside Amount	Numeric	13	2	47	59	9999999999.99
8	Property Repair Set-Aside Amount	Numeric	13	2	60	72	9999999999.99
9	Property Valuation Effective Date	Date	8		73	80	YYYYMMDD

1. Record Type – Always M12.

2. Expected Average Mortgage Interest Rate - The original expected average mortgage interest rate per FHA guidelines as disclosed on the HECM Loan Agreement. It is fixed throughout the life of the loan and is used to determine payments to the borrower. For a fixed rate loan, the expected rate is the fixed interest rate. For an adjustable rate loan, the expected rate is the sum of the lender's margin and either (1) the U.S. Treasury Securities rate adjusted to a constant maturity of ten years if the loan interest rate adjusts based on the Constant Maturity Treasury (CMT) index or (2) the ten year London Interbank Offered Rate (LIBOR) swap rate if the loan interest rate adjusts based on the LIBOR index.
3. Servicing Fee Set-Aside Amount - An amount initially set aside from the Principal Limit as indicated on the Payment Plan Exhibit to the HECM Loan Agreement, to be applied to payment due for a fixed monthly charge for servicing activities of Issuer or its Subcontract Servicer. Such servicing activities are necessary to protect Issuer's interest in the property. A servicing fee set-aside, if any, is not available to the Borrower for any purpose, except to pay for loan servicing.
4. HECM Original Funding Date - The date the HECM loan was first funded.
5. Property Valuation Amount - Valid property valuation as of the Origination Date.
6. Original Term of Payments - Original number of monthly payments on a term or modified term loan as of the Pool Issue Date. If Payment Option is = 2 or 4 this field is required. If Payment Option is = 1, 3 or 5 enter zero.
7. Property Charges Set-Aside Amount - At closing, the amount set aside to cover property charges such as taxes, insurance, ground rents, and homeowner's association fees, whether it is made up of a first-year property charges set-aside pursuant to 24 C.F.R. 206.205 or an FHA-defined "Life Expectancy Set-Aside."
8. Property Repair Set-Aside Amount - At closing, the amount that a borrower sets aside to cover property repairs, plus the repair administration fee.
9. Property Valuation Effective Date - Effective date of the property valuation on the subject property as of the Origination Date.

**MORTGAGE RECORD LAYOUTS (11706)**

**M15 – M17**

No.	Field Name	Type	Length	Dec. Places	Start	End	Format
1	Record Type	Alphanumeric	3		1	3	M15
2	Eligible Non-Borrowing Spouse First Name	Alpha	25		4	28	

3	Eligible Non-Borrowing Spouse Last Name	Alpha	25		29	53	
4	Eligible Non-Borrowing Spouse SSN	Alphanumeric	9		54	62	
5	Eligible Non-Borrowing Spouse Birth Date	Date	8		63	70	YYYYMMDD
6	Eligible Non-Borrowing Spouse Gender	Alpha	1		71	71	M or F
7	Filler	Space	9		72	80	

GinnieNET will accommodate one borrower, four co-borrowers and up to three Eligible Non-Borrowing Spouses. Eligible Non-Borrowing Spouse records (M15 – M17) only need to be created for the number of Eligible Non-borrowing Spouses identified on the mortgage.

1. Record Type - Always M15, M16 or M17.
2. Eligible Non-Borrowing Spouse First Name - The first name of the Eligible Non-Borrowing Spouse.
3. Eligible Non-Borrowing Spouse Last Name - The last name of the Eligible Non-Borrowing Spouse.
4. Eligible Non-Borrowing Spouse Social Security Number - The social security number of the Eligible Non-Borrowing Spouse.
5. Eligible Non-Borrowing Spouse Birth Date - The birth date of the Eligible Non-Borrowing Spouse.
6. Eligible Non-Borrowing Spouse's Gender - The gender of the Eligible Non-Borrowing Spouse.
7. Filler